

## Article

# Welfare beyond Borders: Filipino Transnational Families' Informal Social Protection Strategies

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Submitted: 27 June 2019 | Accepted: 25 November 2019 | Published: 19 December 2019

## Abstract

Remittances and caregiving arrangements are among the most significant practices of informal social protection against social risks and exclusion among transnational families. This article argues that remittances can provide social protection in cases where formal welfare services do not reach the citizens properly. Furthermore, it illustrates how members of Filipino transnational families can create sustainable informal social protection and utilise it long-term. The transnational practices are analysed to show how migrant capital, particularly the intersection of economic and social capital (Bourdieu, 1986), is transferred to informal social protection through meaningful reciprocity between the senders and recipients of remittances. Successful allocation of remittances and negotiation of care arrangements depend on the realisation of reciprocity and its social context, such as life circumstances, moral obligations and migrants' personal goals for migration. The data draw on observations and 41 qualitative interviews conducted both in Finland and in the Philippines.

## Keywords

caregiving; informal social protection; Filipino transnational families; migrant capital; social capital; reciprocity; remittances

## Issue

This article is part of the issue “Social Inclusion beyond Borders: Utilization of Migrant Capital in Transnational and Diaspora Communities” edited by Sanna Saksela-Bergholm (University of Helsinki, Finland), Mari Toivanen (University of Helsinki, Finland) and Östen Wahlbeck (University of Helsinki, Finland).

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## 1. Introduction

An unstable economy followed by under- and unemployment in the Philippines has made the country one of the biggest labour-exporting states in the world. Remittances have become a significant form of informal social protection for many migrants and their families, including Filipino labour migrants and their family members who remain in the Philippines (Avato, Koettel, & Sabates-Wheeler, 2010, p. 463; Bilecen & Sienkiewicz, 2015). In addition, caregiving arrangements are an informal transnational practice that has become an evident part of informal social protection for numerous transnational families (Boccagni, 2017; Faist & Bilecen, 2015). The number of Filipino families in immediate need of formal social benefits would be far larger without remittances sent by the relatives working abroad. This article discusses Filipino transnational families' strategies to

manage remittances and caregiving arrangements in a sustainable way, providing family members with informal social protection and access to social services and education in the Philippines. Attention is given to Filipino transnational families consisting of Filipino labour migrants living in Finland and of their family members in the Philippines. Access to informal social protection strengthens the families' inclusion in Filipino society and reduces their risk of falling into poverty. The latter indicates falling under the food and poverty threshold, which in 2015 was estimated as PhP 9,140 (159 EUR) for covering food and non-food needs of a family consisting of five persons (Philippine Statistics Authority, 2019a). At its best, informal social protection can extend beyond the family to others who are not kin, for instance by recruiting locals to innovative business or by facilitating a microloan for everyday consumption. I argue that informal social protection is a significant addition to for-

mal social protection, particularly if the former provides long-term protection for the non-migrant members of transnational families.

Formal social protection mainly comprises state-led interventions, such as social insurance, social subsidies and other social services, as well as labour market initiatives for its citizens and to a certain extent non-citizens (Faist, 2017). In contrast, informal social protection refers to poverty and risk-reducing strategies provided by actors' social ties and networks (Sabates-Wheeler & Feldman, 2011). In this article, informal social protection is studied from the perspective of the migrants and their relatives who are not part of the formal social protection system in the Philippines. Attention is given to the allocation of remittances and to the use of reciprocity in the creation of informal social protection, such as caregiving arrangements. Members of the migrants' safety nets, such as care providers of children and older relatives left behind, are significant actors enabling the migration process of working-age family members. Attention has been given to the developmental use of remittances (de Haas, 2005; Eversole & Johnson, 2014) but less work has been done to determine the process of informal social protection and whether transnational families are able to allocate their remittances and care practices sustainably in the long term. The examples described here illuminate opportunities for and hindrances to informal social protection among family members still living in the Philippines.

The informal social protection strategies of transnational families are analysed through their utilisation of so-called migrant capital, which becomes meaningful through reciprocal negotiation between the senders and recipients of remittances. Migrant capital refers here to diverse forms of capital consisting mainly of economic (remittances and savings) and social capital (trust, information, social ties and networks) that the transnational families create and utilise separately or combined (Bourdieu, 1986). Successful allocation of remittances, for example migrants' economic support for their siblings who remain at home, depends on the realisation of reciprocity and its social context, such as life circumstances, moral obligation and, to a certain extent, personal goals (Asis, Huang, & Yeoh, 2004; Conway & Cohen, 1998). Life changes, such as children graduating or ageing parents passing away, can influence the need for informal social protection among the recipients, whereas moral obligations to send remittances can strongly guide migrants' commitment to do so. Nevertheless, migrants' personal goals for migration, such as empowerment or accessing a new culture, can redirect the focus from the family left behind to the new life situation.

This article is based on a multi-site study consisting of observations and 41 interviews, conducted among Filipino migrants working in Finland and their families still living in the Philippines. Insight into the lives of the families left behind furthered understanding of how remittances functioned as mechanisms of informal so-

cial protection. A comparison of the answers from the senders and receivers of remittances provided a thorough picture of the strategies based on migrant capital.

## 2. Filipino Labour Migration

The Filipino diaspora, which is strongly labour based, can be interpreted as part of globalisation (Parreñas, 2015; Sassen, 2000). The Philippines has become famous for commodifying its English-speaking work force, a consequence of the colonial period under the United States (1898–1946). English is still the formal language in higher education, although primary school pupils are also taught in Filipino. At the end of September 2018, more than 2.3 million Filipinos were working abroad. The number comprises Filipino overseas contract workers who had an existing contract to work abroad as well as Filipino overseas migrants working full time without a work permit (Philippine Statistics Authority, 2019b). Remittances sent by overseas Filipino workers make an important contribution to the gross domestic product of the Philippines. By December 2018, the value of remittances amounted to US\$3.2 billion, an increase of 3.0 percent from the previous year (Banko Sentral ng Pilipinas, 2019).

The first Filipinos arrived in Finland at the beginning of the 1970s, mainly due to marriage (Ruutu Zurbano, 2007). During the last 20 years the Filipino community has increased as a result of labour migration. At the beginning of 2018, the number of Filipino citizens living in Finland was 4,344, of which 2,867 were female and 1,477 were male (Statistics Finland, 2019).

Since 2007, Finnish recruitment companies have collaborated with Filipino recruitment companies to recruit a workforce for occupations in sectors with a shortage of employees, such as the health care, hotel and restaurant sectors (see also Näre, 2012; Vartiainen-Ora, 2015). In addition to these occupational groups, direct recruitment of domestic workers and cleaners has become popular among Finnish families who previously lived in the Philippines and Filipino private entrepreneurs in Finland.

## 3. The Intersection of Formal and Informal Social Protection in Migration Studies

The global social protection discourse has mainly focused on the formal social protection systems of governments in their efforts to reduce poverty, income differences and other dimensions of inequality (OECD, 2016). Recent studies have shown that there is a need to expand national social protection programmes transnationally to protect migrants (Levitt, Viterna, Mueller, & Lloyd, 2017; Sabates-Wheeler & Feldman, 2011). However, I argue in line with Dankyi, Mazzucato, and Manuh (2017) that migrants' families still living in the home country also need to be seen as part of global social protection systems. Many families living in the Philippines rely on informal social protection facilitated by relatives abroad in addition

to the national social protection programme. This is essential for issues such as social services for persons with special needs but also for provision of basic needs such as food and education. In some cases, child—or elder-care arrangements between relatives can replace formal care. Another form of protection is that against immediate economic needs and other unexpected livelihood risks or shocks (Devereux & Sabates-Wheeler, 2004).

Researchers into global social protection of migrants, including its transnational forms, are increasingly exploring and criticising the role of states and local governments (Levitt et al., 2017). Attention has been given to migrants' access to social protection programmes and to the portability and maintenance of social security rights and benefits, such as pensions (Sabates-Wheeler & MacAuslan, 2007). At the same time, attention has been given to the role of remittances in non-migrants' welfare, social inclusion and equal participation in society (Carling, 2008; Eversole & Shaw, 2010), as well as to the developmental use of remittances in non-migrant households (Eversole & Johnson, 2014; Luova, 2014). In reality, the line between formal and informal social protection often remains obscured for migrants and their families (Boccagni, 2017; Faist, Bilecen, Barglowski, & Sienkiewicz, 2015).

In the Philippines the governmental social protection programme, or the 4Ps (*Pantawid Pamilyang Pilipino Program*) is restricted to households in immediate economic need and who have children under 14 years of age. In reality, the number of households not living in immediate poverty, but without sufficient incomes to cover the costs of education and/or social and health care, is large. Lack of sufficient income goes hand in hand with migration. Migration has become part of the Filipino culture (OECD & Scalabrini Migration Center, 2017). In many families it has become a tradition to have someone abroad working for the welfare of those who remain at home:

Actually, many people who live here are working abroad as well. Most of the families here have someone, at least one person, who works abroad. If you just work here, I don't think it will be easy for you to progress. (Male, return migrant from Luzon)

Boccagni (2017, p. 120) argues that analysing informal social protection and its mechanisms is revealing in the following ways: "First, the potential for remittances and transnational care to meet recipient needs of economic, psycho-social and health support; second, the spill-over of these practices onto pre-existing welfare representations, cultures and institutional arrangements in home societies." What is noteworthy is the transnational dimension of the protection provided for migrants and non-migrants in the same household. This article attempts to advance the discussion by identifying strategies of informal social protection being used within a transnational context, by Filipino labour migrants in Finland and their family members in the Philippines. The

focus is on the latter's sustainable well-being, such as caregiving and education.

#### 4. Migrant Capital as an Informal Social Protection Strategy

During the migration process, transnational family members create, allocate and deploy forms of capital beneficial for them, referred to here as 'migrant capital.' This article aims to further the discussion begun in previous studies on migrant capital (Paul, 2015; Ryan, Erel, & D'Angelo, 2015) by showing how transnational families can use migrant capital as a strategy for accessing informal social protection. Migrant capital can be both a resource and an outcome of migration process. Migrants utilise diverse forms of capital during their migration, notably only those forms of capital which are beneficial for them can be described as migrant capital (Anthias, 2007). Simultaneously, during the migration trajectories, transnational activities and maintenance of social ties, migrants allocate and transform capital to new types of capital (cf. Erel, 2010). Here, the focus is mainly on economic and social capital (Bourdieu, 1986). The former refers to remittances and savings used to improve family members' well-being and protection from poverty, whereas the latter consists of information, trust, social ties and networks utilised by transnational family members. In practice, capital is often a combination of the two forms. For example, school attendance or regular use of medicine among family members still living in the Philippines may depend on regular monetary transactions. In turn, transactions depend on the social relations and trust between senders and recipients (Carling, 2014).

Furthermore, the accumulation and deployment of capital requires reciprocity between the migrants and non-migrants in a transnational family. For example, migrants often have a moral obligation to send money to educate their children or close relatives, whereas spouses, grandparents or other close relatives are committed to taking care of these children (Carling, 2014; Saksela-Bergholm, 2018). In this way, family members can deploy economic capital through social capital by converting economic capital for educational use. Social capital is utilised by migrants in their access to new job opportunities and migration destinations and in their efforts to help their families and other members of the same ethnic group (Ryan et al., 2015). However, migrant capital loses its significance when it cannot be utilised beneficially by family members, or when it has a negative consequence for them, such as a lack of trust within the family or the community at large (Portes & Landolt, 1996).

The importance of remittances depends on the life circumstances of transnational family members (Conway & Cohen, 1998). For example, recovery from illness can decrease the sending of remittances or payments on a house loan, and can prolong the stay of the sender abroad. Meanwhile, migrants' own goals for staying abroad can be connected with motives of personal em-

powerment, marriage and/or settlement in a new society (Asis et al., 2004). These personal goals can weaken the bond between transnational family members and even demotivate the migrants to send remittances.

Transnational families can benefit greatly from regular remittances sent by their relatives abroad, by allocating and investing them in a sustainable way, such as in education. As de Haas (2005, p. 7) states, “[d]epending on the specific development context at the sending end, remittances may enable households to retreat from, just as much as to invest in, local economic activities.” In other words, successful use of remittances as a form of informal social protection depends on family members’ strategies to use migrant capital. Successful allocation of remittances among transnational families can improve living conditions and social inclusion through access to health services and education. Other positive long-term effects can be achieved through investments, such as a small start-up entrepreneurship, or maintaining the productivity of a farm. Additionally, savings for retirement can provide important additional social protection for those migrants who intend to return to their country of origin with an inadequate social protection for its citizens. However, in the long term there is a risk of increased poverty at the community level if the remaining households do not have the means to maintain local productivity (de Haas, 2005). Unsuccessful allocation of remittances or lack of allocation can make non-migrants more dependent on the migrants and worsen living conditions. As an unintended outcome, this can create poverty among the family members and limit the availability of social protection, leading to an outcome of social exclusion rather than social inclusion (see Figure 1).

## 5. Research Methods and Data

Initially, George E. Marcus (1995) demonstrated in his article on multi-sited ethnography the significance of such an approach to discovering how social relations are connected through parallel contexts, summarised by Falzon (2009, p. 2) this in the following way:

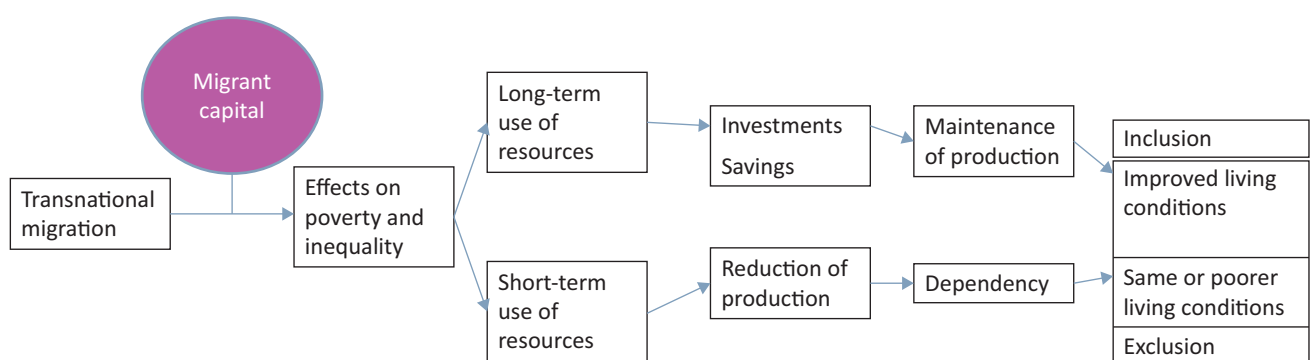
Research design proceeds by a series of juxtapositions in which the global is collapsed into and made an in-

tegral part of parallel, related local situations, rather than something monolithic or external to them. In terms of method, multi-sited ethnography involves a spatially dispersed field through which the ethnographer moves—actually, via sojourns in two or more places, or conceptually, by means of techniques of juxtaposition of data.

I applied a multi-sited ethnographic approach for collecting data about informal social protection practices among transnational Filipino migrants and their family members still living in the Philippines. Multi-sited ethnography is suitable for discovering social, cultural and symbolic changes taking place among members of a society who live a cross-border life, or who move between two or several places. This has become a popular approach for several migrant scholars exploring and describing migrant trajectories. For example, Mazzucato (2009) and her research team conducted a study on Ghanaian migrants’ use of informal insurance arrangements by exploring the migrants’ networks simultaneously in four different research sites.

A multi-sited approach consisting of interviews and participant observations enabled the compiling of information and knowledge about how transnational practices provided informal social protection but also provided an insight into the changes, improvements and possible deterioration in the lives of transnational family members. This approach was useful particularly for obtaining information on both the migrants and non-migrants in a household. In addition to interviews, participant observations also became an important tool for gaining further knowledge. As Maurice Bloch has argued, cognitive non-linguistic ethnographic understanding can be crucial for discovering the social changes that take place in the lives of respondents (Bloch, 1991).

This article consists of participant observations and, in total, 41 semi-structured interviews, collected in two stages. The first stage comprised 28 Filipino labour migrants working in the capital area of Helsinki. During 2013 and 2015, I interviewed 17 Filipino women and 11 men, of whom the majority were 31–40 years old. They had been recruited either by a Finnish recruitment company or a family; the study excluded persons who



**Figure 1.** The use of migrant capital as an informal social protection strategy for family members left behind.

had moved to Finland for family reunification reasons. The informants consisted of seven cleaners; six cooks; ten domestic workers; two nurses and two personal care assistants. I had used two key informants and the snow-ball method to find the informants. The study focused on how Filipino labour migrants had obtained access to the Finnish labour market and welfare system by creating and using social capital, which consisted of local and transnational ties and practices.

The second stage took place between January and February 2017. It focused on the living conditions and access to social protection of the families left behind. The data consisted of eight semi-structured interviews among family members, mainly spouses or mothers of eight Filipino labour migrants working in Finland. In some cases, the husband and/or (grown-up) children provided additional information on the significance of migration and remittances in the lives of relatives still living in the Philippines. Additionally, four return migrants and one non-migrant were interviewed. The former provided information about the reasons for return and hindrances related to migration, whereas the latter explained how he and his son were seasonally recruited by one of the transnational families interviewed for this study. The number of families interviewed remained small because of their scattered locations, i.e., the focus was on families who could be reached within the existing time-frame of eight weeks, excluding those who lived in politically restless areas (such as the Bukidnon area, Marawi City and its surrounding in Mindanao). The interviews took place mainly in Southern and Northern Luzon and Central Visayas. A research assistant helped with both interpretation and the practical arrangements during the fieldwork.

Both stages focused on the following themes: the migration process (e.g., motives, decision-making); economic remittances (amount, frequency and use); social remittances (exchange of information, knowledge and innovations, investments and maintenance of traditions); ways of staying in contact (visits, use of IT tools); possible care arrangements for children and elderly relatives in the Philippines; safety nets and future plans (e.g., family reunification, return migration). All interviews also included open-ended questions, giving room for insightful answers, such as descriptions of social ties and networks. All informants were assured of anonymity at the beginning of the interviews and pseudonyms are used in the articles.

The analysis was done both manually and by Atlas.ti. By re-reading the transcripts and by coding the data with the help of the qualitative computer program it was possible to discover essential categories emphasising dimensions of informal social protection, such as: size, frequency and use of remittances; the significance of social ties, reciprocity between the migrants and non-migrants; life changes (marriage, graduation of siblings, health changes of older relatives); and potential economic dependency of non-migrants on migrant family members.

## 6. Informal Social Protection Strategies among Filipino Transnational Families

Despite the fact that the transnational families interviewed for this study were not at immediate risk of poverty, they still needed regular remittances to cater for expenses related to caregiving and education. The use of remittances among the family members of the migrants in the Philippines are based on answers received from the 32 current or former labour migrants participating in this study. The foremost use of remittances related to informal social security were for education (18/32 respondents) and for the caregiving of family members (17/32, of which ten respondents sent remittances for the care-taking of children and seven for their ageing parents). Five (5/32) transnational households used remittances as their main income either occasionally or regularly. Those who only occasionally depended on remittances were farmers who faced economic uncertainty because of natural disasters, such as heavy monsoon rains or typhoons. In addition, indirect use of remittances for family members' well-being took place in the form of investments (13/32), and savings (12/32). The former could consist of diverse forms of economic productivity, such as a small entrepreneurship, a loan for property (e.g., a house or land), whereas savings were planned to be used for prospect investment for a possible return to the Philippines after their retirement in Finland. In the future, these kinds of long-term savings can function as an additional retirement source for migrants and their family members.

The majority of the respondents interpreted social protection as predominately an informal arrangement provided by family members working abroad. Utilisation of remittances as informal social protection was perceived as a necessity to avoid falling into poverty, or as the mother of a Filipino cook expressed it: "[It's] for the medicine, our daily meals...everything that is needed in the house. Everything I get from them [children living abroad]. Because we don't have our own income, only their remittances." Instead, formal social protection provided by the government of the Philippines were mainly thought as a 4P subsidy system intended for those citizens who did not have any other incomes, or as a return migrant explained: "I think we have an exoneration here, but only for the chosen few, for those who really have nothing. As far as I know they receive monthly 4Ps." The examples beneath illustrate the allocation of remittances for the improvement of the family members' well-being in the Philippines. The examples also show how different forms of capital have been used, allocated and in some cases turned into new forms of capital.

### 6.1. Remittances as Main Income

In some cases, remittances were essential to the welfare of family members still living in the Philippines. The data revealed that five families used the remittances as their main income because of un—or underemployment. As



the wife of a cook who worked in Finland expressed it: “We have a monthly allocation from Antonio for our daily expenses—for food, for electricity, for the tuition fees, for the groceries. I also make sure that I have extra money for emergency funds. This is our main source.” The only opportunity for these families to allocate remittances in a sustainable way was to invest in their children’s education, whereas the rest was used to cover daily living expenses. In some families, the main income comprised remittances or money from occasional small business transactions, such as selling products from a ‘sari-sari’ shop or bakery products, as Meg’s mother, a domestic worker, explained:

Here, in front of our house I had a small one [restaurant]. However, these kinds of businesses do not really last long. Mine, I had for two years. Because now the businesses are in the malls. People go there now, so smaller businesses became weak. Occasionally I sell rice cakes. It is more like a hobby, but at the same time I get extra money. I can buy what I want. But monthly, they [her daughters abroad] send me money for our expenses, but that won’t be enough if I rely solely on that.

As the quotation above shows, recipients of remittances relied not only on remittances, but tried to increase their economy by running a small business, such as a small grocery shop, (a ‘sari-sari’ store), or by selling bakery products. Both forms of incomes were essential for covering the food, health care and other needs of the households.

### 6.2. Remittances as an Investment

In addition to the previously mentioned forms of informal social protection, it is worth mentioning respondents’ use of their earnings for investments or planned investments. Almost half of the respondents (13 out of 32) had invested in property, such as a house or land, whereas 12 respondents mentioned saving money for their possible retirement in the Philippines. Both forms can be seen as a significant additional form of informal social protection for the migrants themselves and their family members left behind. Meanwhile, the migrants working in Finland could take care of their families in the home country as well as contribute money to purchasing a house. As Ernesto, a cook, explained: “Now, I have built a house next to my parents-in-law. It is much safer. Before we lived near a lake with mosquitoes. But now there are no mosquitoes. This is much safer!” Dengue fever is a serious health risk in several parts of the Philippines. Moving away from a risk area is not always possible for families with low incomes. In the case of Ernesto’s family, changing residence was possible thanks to salaries earned overseas.

Some of the transnational families managed to allocate economic remittances in a sustainable way, like the family of Arnel, whose parents worked as farmers. Arnel

worked as a cook in Finland and had managed to improve the welfare of his parents and sister while working abroad. First, he worked in Saudi Arabia as a cook and sent remittances to support their farm and his sister’s education. Later on, when he moved to Finland and got a bigger salary, he increased the monthly remittances. This has been a substantial help for their livelihood for his family, as Arnels’ mother explained:

We use the remittances as capital for the rice fields, and then the earnings from the rice fields we use for our basic needs. Before we could not afford employees for the rice fields but now [when we receive remittances] we can hire some.

According to Arnel’s mother, they had also used the remittances for building a house extension and for opening a ‘sari-sari’ shop. In this way, allocation of economic capital created human capital in the form of a temporary workforce and long-term cultural capital after his sister’s graduation.

Similarly, some other respondents had invested in property with the aim of having a house or apartment later on for themselves in case they returned to the Philippines. More than half of the respondents who worked in Finland saved money for the time they planned to move back to their country of origin. Although only a few of them had clear retirement plans, the respondents still highlighted their interest in moving back after their retirement, or as some of them expressed ‘after their active working years.’

### 6.3. Remittances as a Source of Education

In the Philippines, education is highly valued. For example, Dora, a domestic worker in a Finnish family, had supported her three brothers’ education by sending monthly remittances (around 200 EUR) back home. At the time of the interview, she had only one year left to support her youngest brother. For her, migration was not only an opportunity to help her family but also a moral obligation, as she recalled her time in her previous working destination: “In Hong Kong it was difficult, because of the working hours...I really sacrificed for my brothers, but if I had stopped [working] they would also have stopped studying.” Life changes, such as rice farms destroyed after a typhoon or similar natural disaster, at times made her family economically dependent on her. During my visit to Dora’s parents’ home in a small remote farmer’s house at Visayas, it became obvious how important the remittances were for the family. In addition to education, remittances were used for house and farm maintenance. Occasionally, the family members were totally dependent on the monetary transactions sent by Dora, for example when their harvest had been destroyed by typhoons or heavy monsoons. For the parents and the two brothers who still lived at home, Dora’s economic support was essential. Dora had a sister, who had been

a domestic worker in Singapore, but who was currently unemployed in Manila. Dora tried to use both her previous contacts and occupational expertise to find a job for her sister in Hong Kong. Dora's case shows how the allocation of economic capital can create cultural capital in the form of education in the long term.

Similarly, Meg and her siblings sent regular remittances back home to support the education of their younger sister. However, the sisters looked for new opportunities to educate themselves, or to find a better job, as their mother expressed it:

Imelda [Meg's younger sister] is studying Business Administration. It is a joint effort of Meg and her elder siblings to send Imelda to school to help us with our expenses. But, because of the expense of goods nowadays, it is not enough....The girls there [in Finland], they want to study to improve their life. So, they do not want to work as nannies, [but] to get a job with a higher salary.

The quotation above shows how the remittances are not only needed for school fees but also for daily utilities on account of inflation. According to the respondents, the price of daily groceries had tripled over the last few months. Moreover, Meg also took care of her biological mother who lived in another village than her aunt. Meg sent remittances to her mother who used these for her diabetes medicine. Moral obligations tied Meg to providing social protection for her relatives by sending them monthly remittances. At the same time, Meg wished to educate herself and improve her life: "It depends on what tomorrow brings because I would like to study here [in Finland] and get a degree in education. And it depends on my visa because I only have a one-year residence permit." This quotation shows how Meg had a wish to improve her life, but was unable to invest in it further as she did not have a study visa.

#### 6.4. Caregiving as Informal Social Protection

Caregiving arrangements are an important part of informal social protection in transnational families (Boccagni, 2011; Dankyi et al., 2017). Regular use of virtual connections, such as Skype or WhatsApp, helps the transnational families stay in touch. Online communication provides a means for negotiating the use of remittances and caregiving practices for children and older relatives (Madianou, 2012). The importance of a good virtual connection was stressed by the informants. For example, Maria was a domestic worker in Finland, while her husband worked as a cook in Norway. She decided to send their 16-month-old baby, who they were unable to take care of by themselves, to Maria's parents-in-law in the Philippines because they had good access to the internet. Maria's parents, on the other hand, lived in a small village up in the mountains where the internet connection was poor. Leila had also been sending remittances

back home for years, and according to her sister these remittances had improved their life significantly:

We were able to buy a motorcycle, renovate the house, and help the nieces and nephews in studying. Leila has been the main source of funds for our mother's medical assistance. After she had a heart attack, she became bed-ridden and my task was to take care of her. (Ana, Leyla's sister)

During my visit to Leila's home village, I saw their old stilt house or nipa hut and visited their new brick house with modern furniture, tile floors and windows with bars. The care arrangements between the sisters provided improved living conditions and caregiving by Leila's family members. An investment in a house can also be seen as a sustainable investment and profit for the sisters in the long run. At the same time, Leyla's sister did not have any opportunities to look for another job and depended on the remittances sent by Leyla.

In some cases, the allocation of remittances was less successful. Louisa, a return migrant and former domestic worker, had to return to the Philippines due to a lack of trust between her and her husband. He was supposed to take care of their children while she was working in Dubai to repay their house loan. Instead, he spent the money on gambling. Unfortunately, this family did not manage to use remittances in a sustainable way, but had to go back to square one, as Louisa recalls: "The remittances were our only source of income, but the children told me that they weren't able to benefit from them because their father was spending it elsewhere."

## 7. Discussion

Without overseas Filipino workers' devotion to working abroad for the well-being of their family members left behind it would not be possible to improve the availability of social protection. Reciprocal arrangements of remittances and caregiving are the core elements in offering informal social protection to family members still living in the Philippines. The deployment of economic and social capital, encompassing remittances, social ties and trust, provided members of transnational families with improved housing and education.

As the previous examples have shown, remittances received by the overseas family members make an important contribution to the household budget. Without the remittances, it would be difficult and, in some cases, impossible to survive economically. Informal social protection is not only about monetary transfers. Social capital, such as social ties, information and knowledge play an important role in creating both material and non-material welfare. Some transnational families managed to allocate their economic capital in a meaningful way by utilising their social capital strategically.

The type of economic dependency by the family members left behind exhibits two kinds of strategies,

namely *coping* and *adaptive* strategies (Devereux, 2001). The first strategy relates to the transnational family members' capability to face unexpected economic recession, such as unemployment or illness of a family member. Whereas, the second consists of an adaptive strategy used by families who are highly vulnerable to long-term income depression (Devereux, 2001, p. 512). Families who utilised remittances as an additional income relied mainly on an adaptive strategy to help them improve their livelihood, such as Arnel's family, who allocated capital from economic to human capital by recruiting seasonal workers during the harvest. Additionally, Arnel's mother invested the remittances by opening a small grocery enterprise, bringing further additional income to the family. Dora's story in turn illustrates two significant uses of migrant capital as a form of adaptive strategy. Firstly, it shows how her parents appreciated education, seeing it as a way for their sons to find decent jobs and as a way out of poverty. They appreciated the long-term economic support of their daughter, who had sacrificed her own educational opportunities for her brother's sake. Secondly, Dora tried to find her sister a job by utilising her social capital, occupational skills and knowledge.

The majority of the respondents expressed the need for regular remittances and long-term caregiving arrangements as a coping strategy to survive economic uncertainty and the risk of social exclusion from state-led services. By providing an education for their children, parents aimed to offer an opportunity to graduate and obtain better jobs and opportunities in life than their parents. By allocating economic capital in the long term through trusted social ties, the migrants and their family members could create a new form of cultural capital, i.e., forms of capital were converted to a novel type of capital (cf. Erel, 2010). For example, Arnel had sent remittances for his sister's education until she graduated. Despite her graduation she had not found any work and decided to look for a job abroad. As de Haas (2005) states, successful migration can initiate further migration and even cause brain drain. The members of many Filipino families like Arnel's found migration to be a solution to escape poverty and a venue to provide help and social protection for family members staying at home, even if they were aware that migration can create further migration. Still, as long as families in the Philippines live on the edge of poverty it is a thrilling opportunity to move abroad for work.

Some remittances lead to sustainable social protection. At its best, diverse forms of capital can be allocated profitably providing social protection and increasing sustainable livelihood for migrants' family members living in the Philippines. For example, Meg's and Antonio's families had some other income than the remittances as their main income. In their case, remittances were used as an adaptation strategy to overcome poverty in the long term.

Caregiving arrangements in transnational families are also closely connected to migrants' opportunities to

send remittances and to stay in touch with their family members back home. Allocation of economic capital to informal social protection is sometimes indirectly based on reciprocity and commitment between the sender and recipients of remittances (Dankyi et al., 2017). As the cases of Maria and Louisa showed, transnational caregiving made it possible to remain apart from their children. The role of social capital became evident in the examples of these domestic workers. Both of them relied on their parents-in-law or spouse back home. Unfortunately, lack of commitment by Louisa's husband led to unsuccessful allocation of remittances. In Maria's case a mutual negotiation of childcare with her husband's parents enabled a transnational caregiving arrangement.

Migration in itself can be an informal social protection for some of the transnational families, where the decision to allocate remittances for the well-being of the family members left behind is done in agreement between the migrants and non-migrants. Successful allocation of migrant capital requires reciprocal commitment from both ends. Despite a consensus between the family members, it also became for the migrants a moral obligation or expectation to send remittances. Despite migrants' personal goals, their foremost interest was to take care of the family members and in some cases of other close relatives left behind. A decisive feature of the allocation of migrant capital, requiring more attention in future research, is the social protection and well-being of the migrants who in several cases are the breadwinners for their families living in their country of origin.

## 8. Conclusion

Migration has become part of Filipino culture. This article has discussed the significance of informal social protection for those Filipino families who live on the brink of immediate poverty, but remain in the Filipino middle or lower middle class thanks to the remittances sent by their family members working in Finland. Without regular remittances these families would not have the sufficient means to cover school or health care costs. Migration in itself does not provide social informal protection to family members left behind, but it can contribute significantly to the social protection of those left behind if the overseas family members are committed to regularly sending remittances back home and a consensus exists about the use of remittances between the senders and recipients.

The data showed how, through allocation of economic capital through family ties based on trust and solidarity, children or siblings left behind received the opportunity to acquire an education and possibly graduate. Strategic use of migrant capital not only prevents deprivation and poverty, but can also create a new form of capital, cultural capital based on education, which is highly valued by Filipinos regardless of class background. Another strategic use of remittances by transnational families is investment in property, such as a house or



land. It is possible to get sustainable incomes by investing remittances in forms of production, such as a grocery store or a farm. Successful agriculture can provide seasonal jobs for neighbours. Additional income from a seasonal job can be a significant source of livelihood for neighbours who would otherwise be un- or underemployed and dependent on governmental social benefits.

In the future, migration studies could pay more attention to the allocation of migrant capital among those transnational families whose livelihood and well-being depend on remittances. Migrant capital can make a sustainable change in the lives of those left behind when it is allocated strategically. Transnational families may rely on coping strategies that focus on basic needs, such as food and housing, should no other substantial incomes be available, whereas those families who use remittances as an additional income utilise migrant capital as adaptive strategies to create sustainable social protection. In addition, the expectations and images of non-migrants are in some cases contradictory to the migrants' experiences and expectations of transnational support. During the years spent apart, the life conditions of both the migrants and their family members may change and influence the need for remittances. This can lead to further migration among relatives who have found the migration trajectories of their siblings successful. Despite the fact that transnational informal social protection strategies can protect family members back home from immediate poverty, a stronger interplay of the formal and informal social protection in the Philippines proves to be important for its citizens.

### Acknowledgments

This research was part of a research project "Transnationalism as a Social Resource among Diaspora Communities" (project No. 295417) funded by the Academy of Finland. I wish to thank the anonymous reviewers for their constructive comments.

### Conflict of Interests

The author declares no conflict of interests.

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